

**WHCOA Topic Area: Marketplace**  
**Issue: Housing**

**Overview of Current Issue Status:** Surveys show that more than 90% of older persons age 65 and over wish to remain in their homes for as long as possible. In addition, service-rich housing has been found to reduce the number of hospital and nursing home admissions and the number of days spent in such facilities.

**Challenges:** Affordable housing is becoming scarce for seniors and individuals with disabilities on fixed incomes, and existing homes are in great need of repair, rehabilitation or modernization.

Older adults spend a disproportionately large portion of their incomes for shelter, with HUD estimating that 1.4 million very low-income elderly people pay more than 50% of their incomes for housing or live in substandard housing.

Housing problems are endemic to both older adult homeowners and renters who both face affordability, availability, suitability and overall housing quality.

Millions of older adults live in housing that is in poor condition or fails to accommodate physical disabilities.

Federal housing programs such as the Section 8 program and Section 202 program, which provide housing assistance to low-income seniors, have lagged behind the demand for safe, decent, and affordable housing.

The integration of supportive services with suitable physical housing can forestall or prevent the need for institutionalization or more extensive home care.

**Resolution:**

Increase financial assistance for home and community-based services on the federal and state levels to support aging in place for the majority of older adults who want to stay in their homes.

Working with the private sector, develop new residential models of housing that meet universal design standards, including new housing that is accessible, adaptable and affordable for the increasingly diverse older adult population.

Increase federal funding for programs such as the Section 8 and Section 202 programs, support the conversion of public housing for older adults into supportive housing, and increase the number of service coordinators provided in housing facilities.

Increase the supply of senior housing and preserve, modernize and make accessible the current inventory.

Encourage more helpful household arrangements through incentives for making home modifications that help older adults remain independent in their homes.